Fig. 1

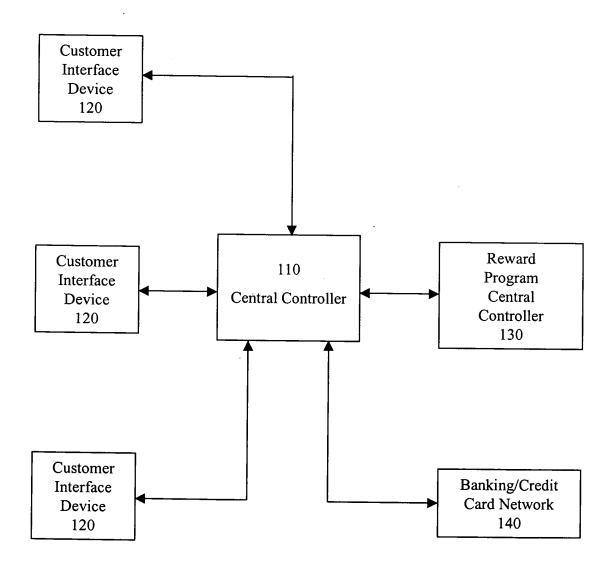


Fig. 2

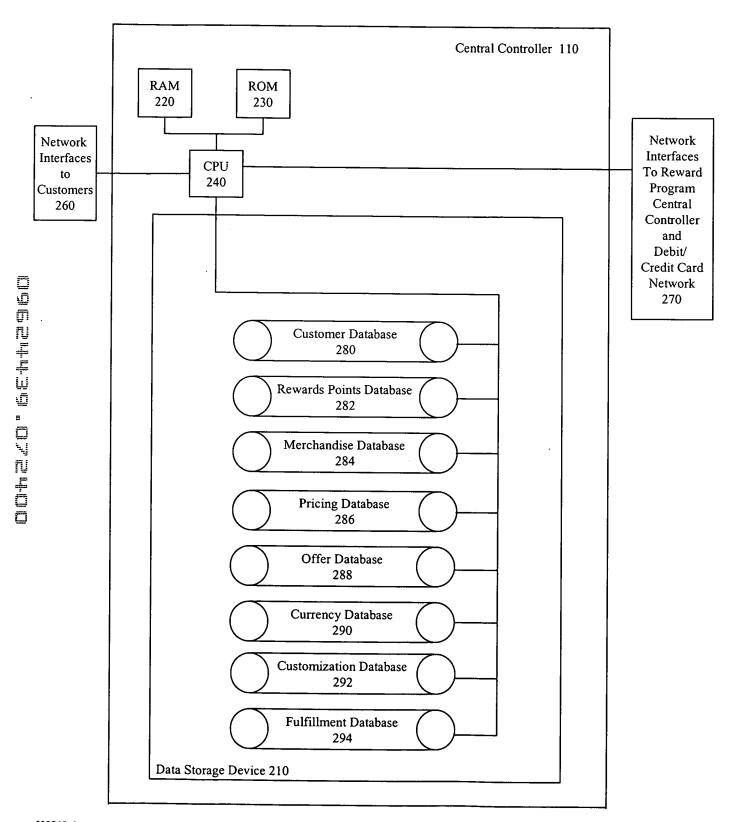


Fig. 3

370	Debit Card No. (Bank)	123.456-789 (1 <sup>st</sup> Nat'l)			
360	Credit Card No. (Exp'n Date)	1234 5678 9012 3456 (12/00)	•	•	•
350	Personal Identifier	Mother's Maiden Name = Doe	•	•	•
340	Registration Date	86/1/9	•	•	•
330	Customer Name and Address	John Smith 123 Park Avenue NY, NY 12345 jsmith@msn.com	•	•	•
320	Customer Password	7890	•	•	•
310	Customer ID	123456	•	•	•
	320 330 340 350 360	320 330 340 350 360  Customer Customer Name and Password Address Date Identifier (Exp'n Date)	320   330   340   350   360	320   330   340   350   360	320   330   340   350   360

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Fig. 4

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Reward Points Database 282

450	Reward Points Available for Purchase	25,000	•	•	•
440	Additional Non-Provider Reward Points	5,000	•	•	•
430	Current Reward Points Balance	25,000	•	•	•
420	Customer Name	John Smith	•	•	•
410	Customer ID	123456	•	•	•

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Fig. 5

Merchandise Database 284

530	Available Units	10 Tickets	2 bottles	•	•	•
520	Description	Sporting Event Ticket	Fine French Wine	•	•	•
\$10	ItemCode	0001	0002	•	•	•

# 

Fig. 6

Pricing Database 286

-							
069	Bid Increment	1,000pts \$15	500 pts \$7.50	5,000 pts \$75	•	•	•
089	Minimum Opening Bid	5,000 pts \$75	2,750 pts \$40	25,000 pts \$375	•	•	•
670	Auction Pricing Discount Factor	%09	33%	75%	•	•	•
099	Type of Auction	normal	peak usage	luxury	•	•	•
650	Period of usage	moderate	peak	moderate	•	•	•
640	Popularity of Item	high	high	moderate	•	•	•
630	Cost to Provider	\$125.00	\$125.00	\$500.00	•	•	•
620	Description	Sporting Event Ticket	Sporting Event Ticket	Fine French Wine	•	•	•
610	Item	1000	0001	0005	•	•	•

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Fig. 7A

Offer Database 288

790	Customer Latest Bid	6,000	30,500	•	•	•
780	Customer Opening Bid	5,000	25,500	•	•	•
770	Auction Cutoff Date	7/10/00	8/30/00	•	•	•
760	Opening Bid Date	7/1/00	8/1/00	•	•	•
750	Bid Increment	100	200	•	•	•
. 740	Minimum Opening, Bid	5,000	25,000	•	•	•
730	Item Code	0001	0005	•	•	•
720	Offer No.	234567	456789	•	•	•
710	Customer ID	123456 234567	345678 456789	•	•	•

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Fig. 7B

Offer Database 288

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796	Customer ID	123456	•	•	•
794	Offer No.	234567	•	•	•
792	Highest Bid	0009	•	•	•

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Fig. 8

Currency Database 290

_					
098	Cost to Purchase Reward Points (Euro)	.01/pt = 250	•	•	•
850	Costs to Purchase Reward Points (Francs)	.06/pt = 1500	•	•	•
840	Cost to Purchase Reward Points (USD)	.01/pt = 250	•	•	•
830	Reward Points Available For Purchase	25,000	•	•	•
820	Current Reward Points Balance	25,000	•	•	•
810	Customer ID	123456	•	•	•

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Fig. 9

Customization Database 292

950	Previous Reward Redemptions	Baseball Tickets	Fine Wine	•	•	•
940	Customer Interests	Sporting Events	Food and Wine	•	•	•
930	Customer Profession	Teacher	Lawyer	•	٠	•
920	Geographic Code	New York City Metropolitan Area	Washington, D.C. Metropolitan Area	•	•	•
910	Customer ID	123456	345678	•	•	•

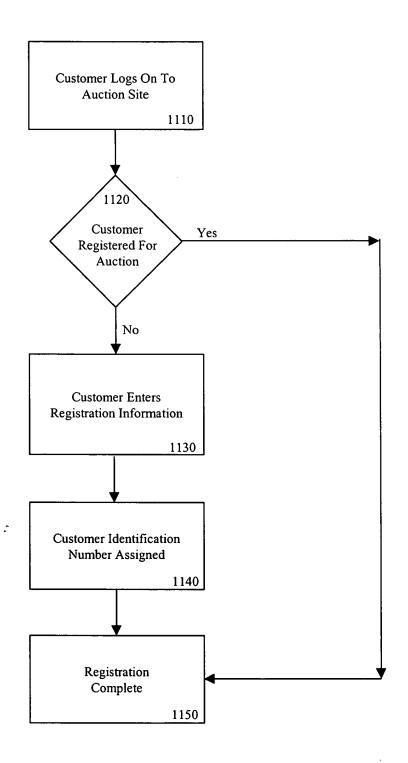
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Fulfillment Database 294

1040	Delivery	Ground Service	•	•	•
1030	Product	Sporting Event Ticket	•	•	•
1020	Customer Name	John Smith 123 Park Avenue N.Y., N.Y. 123456 jsmith@msn.com	•	•	•
1010	Customer Id	123456	•	•	•

Fig. 11



**Fig. 12A** 

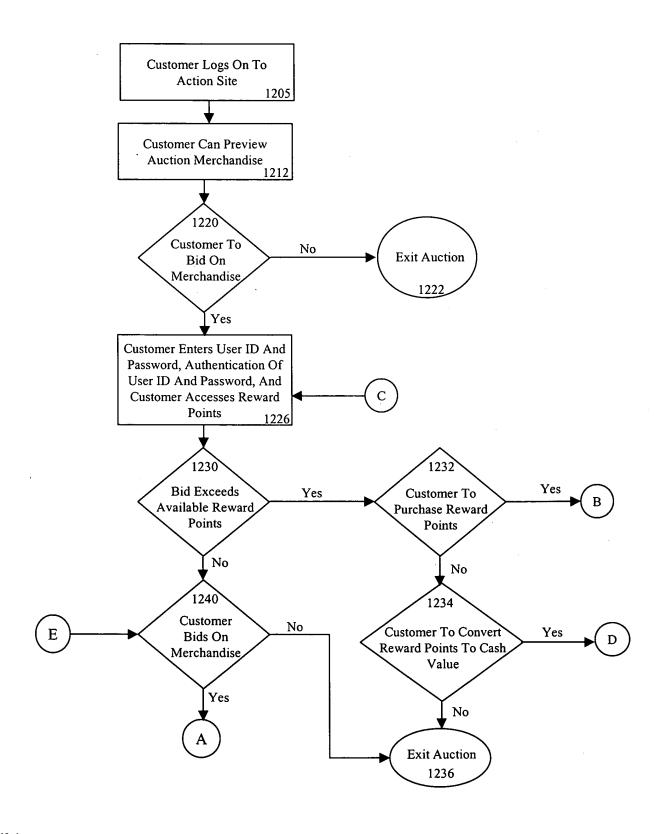


Fig. 12B 1242 Original Bid Is Replaced Yes Higher By Higher Bid Bid Received 1250 No 1246 Time Period For Auction No Expired Yes Highest Bidder Purchases Merchandise 1260 1262 Rewards Points Expended Customer Selected In Auction Deducted From Yes "Floating" Purchase Customer's Reward Points Of Reward Points Up To Balance 1270 No Reward Points Expended In Auction Deducted From Customer's Reward Points Or Cash Expended In Auction Charged To Customer's Credit Card Account Or **Debited From Bank Account** 1266 Remaining Reward Points **Expended In Auction Charged** To Customer's Credit Card Merchandise Delivered Account Or Debited From To Customer 1276 Bank Account At "Exchange Rate" 1272

**Fig. 13A** 

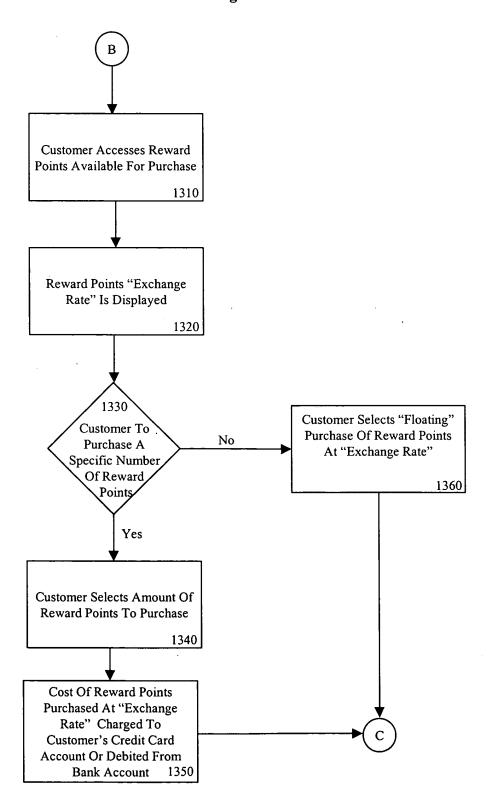


Fig. 13B

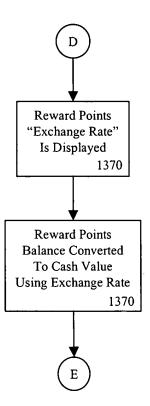




Fig. 14

